



Order Filed on July 15, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Law Office of Peter Zimnis
1245 Whitehorse Mercerville Rd
Trenton, NJ 08619
609-581-9353
Attorney for Debtor

In Re:

NANCY NALBONE

Case Number: 18-20286

Hearing Date: _____

Judge: Michael B. Kaplan

Chapter: 13

Recommended Local Form: ☒ Followed

Modified

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 15, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor(s) Nancy Nalbhone
Case No. 18-20286/KCF
Caption: Order Approving Loan Modification

At Trenton in the said District

Upon consideration of debtor's motion for an order approving the loan modification and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order,

IT IS hereby ORDERED as follows:

1. The debtor's application to enter into a loan modification with Midfirst Bank on the property located at 33 Miry Brook Rd., Trenton, New Jersey 08690 is hereby approved pursuant to the terms outlined in the debtor's certification in support of the loan modification motion.
2. In the event the loan modification is completed and the pre-petition arrear are capitalized into the loan, Secured Creditor shall amend the arrearage portion of this proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification
3. The Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the trustee is notified by the Secured Creditor that the modification was not consummated.
4. In the event the modification is not consummated, the Secured Creditor shall notify the Trustee and Debtor's Attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Secured Creditor
5. In the event the proof of claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the previous provisions of the confirmed plan.
6. Debtors shall file an amended schedule J within twenty (20) days of the loan modification becoming final

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Nancy M Nalbone
Debtor

Case No. 18-20286-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db +Nancy M Nalbone, 33 Miry Brook Road, Hamilton, NJ 08690-1640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

John Zimnis on behalf of Debtor Nancy M Nalbone njbankruptcy@aol.com.

Keri P. Ebeck on behalf of Creditor Consumer Portfolio Services, Inc. kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7